

ACC Fact Sheet #3/5: RETURN TO WORK (RtW)

WHAT IS IT?

When a claim is serious enough (i.e. the employee will be off for 3 or more weeks) the employee will enter into a Return-to-Work (RtW) programme. ACC have a number of services that you the employer and the employee can tap into in order to manage this process.

PREVENTION IS BETTER THAN CURE

Under the RtW scheme, there is a Stay At Work (SAW) scheme (it's all about the acronyms) which is an early intervention to either prevent the employee from needing time-off or getting the employee back-to-work as soon as possible. SAW involves getting a workplace assessment done at the worksite. The hour long assessment which is taken on-site is to find out if an accident were to happen, what can be done to get the employee back to work, it may even include workplace modifications for example.

However, if the injury is more serious or more time-off is required ACC has additional services. They may include any of the following pathways which are in order of preference:

1. Same job with same employer
2. Different job with same employer
3. Same job with different employer
4. Different job with different employer

For ACC to determine the best pathway it really helps that you communicate with ACC about where you are at i.e. can you keep the job open?

LET'S LOOK AT YOUR INDUSTRY SPECIFICALLY

- Average cost of a work claim that is over 70 days: \$37,102
- Average cost of a work claim that is over 9 months: \$71,015
- Number of claims longer than 1 week: 32 claims

FREE RESOURCES: VISIT WWW.WORKRISK.CO.NZ

- Claims Toolkit: includes the ACC Pre-employment form & Medical Authority form
- ACC Benchmark: get your business benchmarked and find out how to save money
- ACC Savings Review

WHAT TO DO: KNOW, PREPARE, MANAGE

There are several things you can do to help manage your claims.

- **ACC Medical Authority:** when a claim happens it is difficult to manage them properly without having the legal permission from your employee to talk with the doctor, physios, ACC, etc. Obtaining these authorities beforehand will enable you to be prepared, and act promptly when needed.
- **Manage the Claim:** being proactive with ACC, and asking how ACC can help beforehand rather than waiting until it is too late. Talking with your employees on a regular basis, keeping them informed and responsible. It really pays to share information with ACC including if you feel things are not going well.
- **Alternative Duties and Job Descriptions:** everyone will benefit from having a job description and a list of alternative duties so they can clearly understand what the employee can / cannot do at work.

UPSIDE OF RETURN-TO-WORK

Proactively managing the RtW process will get your employee back to work quicker. This in turn will have a positive impact on productivity and your ACC Experience Rating penalties. Having a positive RtW framework will also show your employees that you take injuries seriously and will support your workers in a positive sense.

DOWNSIDE OF RETURN-TO-WORK

RtW requires constant management and time commitment by you (or one of your staff). Spare time might not be something you have a lot of so this can become a challenge. With challenging claims such as an employee not proactively participating you will need to push back to ACC to drive compliance which again can be time consuming.

